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PATENT APPLICATION TRANSMITTAL (37 CFR §1.53(b))	Atty Docket No.: 5842/5US	Total Pages: 49
	First Inventor or Application Identifier: Paul F. Berlin	
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Mail Stop: PATENT APPLICATION
Commissioner for Patents
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Alexandria, VA 22313-1450

Re: Applicant(s) or Identifier: Paul F. Berlin, Theresa Cordo, Michael C. DiPiazza, Pamela Duffy, Richard M. Weber
Serial No. : To Be Assigned
Filed : Herewith
Title : METHODS OF OFFERING AND PROVIDING A VARIABLE LIFE INSURANCE PRODUCT

Kindly file the annexed papers indicated below:

☒ Original application for Patent including Specification (28 pages) and Drawing (21 pages, Figs. 1-3S)
☒ Return Receipt Postcard
☐ Executed Declaration and Power of Attorney
☐ Signed Assignment

The fee has been calculated as follows:

	Claims	Claims Paid for	Extra	Rate (Sm. Ent.)	Fee	Rate (Lg. Ent.)	Fee
BASIC FILING FEE				$ 385	$	$770	$770
Total	50	- 20 =	30	x $9	$	$18	$540
Indep.	6	- 3 =	3	x $43	$	$86	$258
MULTIPLE DEPENDENT CLAIM PRESENT				+ $140	$	$0	$0
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Respectfully Submitted,

Dated: Oct. 2, 2003

By: _____

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